

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RONALD S. MILLER

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:18-22605

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/28/2018 and confirmed on 1/23/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		69,107.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		69,107.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	9,476.93	
Trustee Fee	3,901.57	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		13,378.50

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA	0.00	24,749.38	0.00	24,749.38
	Acct: 1155				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 1155				
	BEAVER COUNTY TAX CLAIM BUREAU**	5,869.53	5,869.53	2,773.27	8,642.80
	Acct: 0011				
					33,392.18

Priority					
	LAUREN M LAMB ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RONALD S. MILLER	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	4,000.00	4,000.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	5,476.93	5,476.93	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX9-23				
	BEAVER COUNTY TAX CLAIM BUREAU**	2,822.62	2,822.62	994.99	3,817.61
	Acct: 0011				
	BEAVER COUNTY TAX CLAIM BUREAU**	2,731.40	2,731.40	799.11	3,530.51
	Acct: 0011				
	BEAVER COUNTY TAX CLAIM BUREAU**	2,757.71	2,757.71	579.04	3,336.75
	Acct: 0011				
	BEAVER COUNTY TAX CLAIM BUREAU**	2,797.36	2,797.36	356.66	3,154.02
	Acct: 0011				
	BEAVER COUNTY TAX CLAIM BUREAU**	2,094.98	2,094.98	0.00	2,094.98
	Acct: 0011				
					15,933.87

Unsecured					
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct:				
	MIDLAND FUNDING LLC	1,547.16	1,547.16	0.00	1,547.16
	Acct: 0885				
	PORTFOLIO RECOVERY ASSOCIATES, LL	317.41	317.41	0.00	317.41

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5800				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct:				
	PNC BANK NA	735.55	735.55	0.00	735.55
	Acct: 3554				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,513.28	3,513.28	0.00	3,513.28
	Acct: 9916				
	VERIZON BY AMERICAN INFOSOURCE LP	78.80	78.80	0.00	78.80
	Acct: 0001				
	DUQUESNE LIGHT COMPANY(*)	210.25	210.25	0.00	210.25
	Acct: 1203				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9916				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC** (FRMRLY BRIAN C	0.00	0.00	0.00	0.00
	Acct:				
	J PHILIP COLAVINCENZO ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PRAAG FUNDING LLC	0.00	0.00	0.00	0.00
	Acct:				
					6,402.45

TOTAL PAID TO CREDITORS

55,728.50

TOTAL CLAIMED

PRIORITY 13,204.07

SECURED 5,869.53

UNSECURED 6,402.45

Date: 01/26/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

RONALD S. MILLER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-22605

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Ronald S. Miller  
Debtor

Case No. 18-22605-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 26, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2024:**

Recip ID	Recipient Name and Address
db	++ Ronald S. Miller, 1016 Phillips Street, Baden, PA 15005-1020
cr	+ Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009-2100
14890582	+ Beaver County Tax Claim Bureau, 810 Third Street, Beaver, PA 15009-2139
14881485	+ Beaver County Tax Claim Bureau, c/o Connie Javens, Treasurer, P. O. Box 250, Beaver, PA 15009-0250
14872197	PNC Visa, P.O. Box 3429, Pittsburgh, PA 15230-3429

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy.Notices@pnc.com	Jan 26 2024 23:56:00	PNC BANK, PO BOX 94982, CLEVELAND, OH 44101
14910116	+ Email/Text: kborkley@bernsteinlaw.com	Jan 26 2024 23:57:00	Duquesne Light Company, c/o Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14872195	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 26 2024 23:57:37	HSN, P.O. Box 530942, Atlanta, GA 30353-0942
14872194	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 26 2024 23:57:35	Amazon, c/o Chase Bank, PO Box 15148, Wilmington, DE 19886-5148
14872196	Email/PDF: ais.sync.ebn@aisinfo.com	Jan 26 2024 23:57:42	Lowes, PO Box 530914, Atlanta, GA 30353-0914
14894917	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 26 2024 23:56:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14881488	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 26 2024 23:56:00	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14881489	Email/Text: Bankruptcy.Notices@pnc.com	Jan 26 2024 23:56:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14910167	Email/Text: Bankruptcy.Notices@pnc.com	Jan 26 2024 23:56:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14881491	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 26 2024 23:57:34	Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502-4962
14902701	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 26 2024 23:57:28	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14873368	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 26 2024 23:57:34	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14903381	Email/PDF: ebn_ais@aisinfo.com	Jan 26 2024 23:57:26	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

District/off: 0315-2

User: auto

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Date Rcvd: Jan 26, 2024

Form ID: pdf900

Total Noticed: 19

14872198

Email/PDF: ais.sync.ebn@aisinfo.com

Jan 26 2024 23:57:24

Walmart, PO Box 530927, Atlanta, GA  
30353-0927

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14881486	*+	HSN, P.O. Box 530942, Atlanta, GA 30353-0942
14881484	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Amazon, c/o Chase Bank, PO Box 15148, Wilmington, DE 19886-5148
14881487	*	Lowe's, PO Box 530914, Atlanta, GA 30353-0914
14881490	*	PNC Visa, P.O. Box 3429, Pittsburgh, PA 15230-3429
14881492	*	Walmart, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
J. Philip Colavincenzo	on behalf of Creditor Beaver County Tax Claim Bureau colavincenzolaw@yahoo.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lauren M. Lamb	on behalf of Debtor Ronald S. Miller julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awermeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6